CHART 3

Migration Quality.

For the months of June, July, August and Octo

			No Usage as of
			October 26, 2001 but
	Usage Starting 3 Days	Usage Starting 7 Days from	greater than 7 Days
	from PCN CD	PCN CD	from Migration
Period	0/0	⁰ / ₀	%
NJ	7.97%	4.12%	10.99%

Analysis

ober 2001 through 10/26/01

Total Late and no Usage
%
18.96%